

Blackfinch Adapt IHT Portfolios

Investment Objective

The objective of this service is to mitigate inheritance tax liabilities (above the tax-free threshold) after two years by investing in Business Property Relief (BPR) qualifying trades, through unquoted company shares, whilst

providing competitive returns with a balance of capital preservation through strong trades which are asset-backed or benefit from secure and predictable revenue streams.

Exit Strategy

The minimum amount for withdrawals is £5,000. The Blackfinch IHT Portfolio is intended as a long-term investment. Investments in qualifying companies must be held for at least two years and at the date of death to benefit from the IHT relief. Investments made by Blackfinch IHT Portfolios, are in unquoted companies and therefore are not readily realisable, unlike companies listed on the London Stock Exchange.

Blackfinch should be able to redeem an investment within four weeks, but if it is necessary to institute a share buyback because of unusually large withdrawals then the process could take significantly longer.

Any withdrawal, whether regular, one-off or to facilitate adviser charging or commission payments, will reduce the value of the portfolio, erode future returns and such withdrawals will cease to qualify for BPR.

Investment Provider/Fund Manager

The investment world is our natural habitat. With 25-year heritage, Blackfinch brings significant knowledge and expertise. Whatever the economic climate, we work to ensure that our products always meet our customer's needs. We achieve this through continually adapting to change, from market shifts to new regulation. In this way, clients can take advantage of highly evolved investment solutions.

As a testament to our work, Blackfinch continues to grow, currently with approximately £300 million under management and in administration, entrusted to us by our customers.

Fund at a glance

Scheme Categorisation

Discretionary Managed Fund

Target Return

Expressed as follows:

Targeted return

Blackfinch Capital Preservation IHT Portfolios - Target annual return is 4% net of costs and charges.

Blackfinch Growth IHT Portfolios - Target annual return is 6% net of costs and charges.

Scheme Strategy

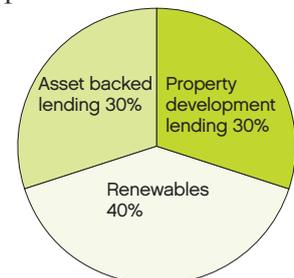
BPR

Investment Sector

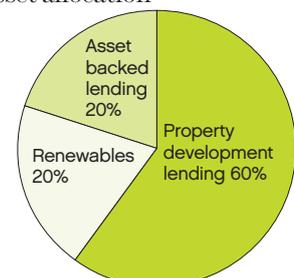
Property lending and renewables

Target Diversification

Capital preservation portfolio typical asset allocation



Growth portfolio typical asset allocation



Fees

Initial Fee:

2% of the amount invested (after deduction of any Initial Intermediary Fee)

Annual Management Charge:

0.5% plus VAT per annum of the value of the portfolio (calculated on a monthly basis). Note: Payment of the AMF is deferred and is only applicable if an investor return of 4% per annum has been achieved on the 4% portfolios and an investor

return of 6% per annum has been achieved on the 6% portfolios. The fee will be deducted from excess returns generated above the initial target returns and is facilitated by the sales of shares.

Dealing Fee

A 1% fee is applied on all investments and withdrawals (to cover Stamp Duty and Blackfinch administration costs).

Asset Service Charge

Each of the underlying companies that make up the IHT Portfolios will have fees and running costs associated with them. These costs include dealing with all taxation, accountancy, legal and any other professional fees that a business is likely to incur. Blackfinch provide these services for a capped fee of 1.5% plus VAT per annum. The charge will be calculated on the Net Asset Value of the company.

For further information please do not hesitate to

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Important Notice

Please read the following information carefully as a professional adviser. The information contained in this document is for discussion purposes only for professional advisers and their clients, it is not for Retail Clients. EIS Portfolios are not suitable for all investors as the underlying investments are often illiquid and therefore high risk. Advice should always be sought from a professional adviser prior to investing. By proceeding through this document and accompanying Platform Guide you are agreeing to the terms and conditions. For purposes of compliance with the UK Financial Services and Markets ACT 2000 (FSMA), this material is communicated by Kuber Ventures; and the contents of this financial promotion have been approved for the purposes of section 21 of the FSMA by Sturgeon Ventures LLP which is authorised and regulated by the Financial Conduct Authority (FCA) and it has its trading office at Linstead House, 9 Disraeli Road, London SW15 2DR. Kuber Ventures Limited advisors are all regulated by the Financial Conduct Authority and can be found on www.fca.gov.uk/fcaregister Kuber Ventures Limited FRN 574987 is an Appointed Representative of Sturgeon Ventures LLP which are Authorised and Regulated by the Financial Conduct Authority. Kuber Ventures Limited, North West House, 119 Marylebone Road, Marylebone, London, NW1 5PU Registered number: 8693809, VAT: 175 9290 69.